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Attorneys for Plaintiff

6 ERNA GOEHRING GIESBRECHT, INDIVIDUALLY AND ON BEHALF OF THOSE
SIMILARLY SITUATED

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF CALIFORNIA
SACRAMENTO DIVISION

ERNA GIESBRECHT, formerly known as
Erna R. Goehring, Individually and on behalf
of the General Public

Plaintiff,

v.

WASHINGTON MUTUAL BANK, FA;
HOMESIDE LENDING INC., aka HOMESIDE
LENDING; WASHINGTON MUTUAL
HOME LOANS; ARM FINANCIAL, INC.;
EQUIFAX INFORMATION SERVICES, LLC;
TRANS UNION; and Does 1 to 50,

Case NO.: 2:05-CV-193 DFL - K.M

STIPULATION AND [PROPOSED]
ORDER OF DISMISSAL WITH
PREJUDICE

IT IS HEREBY STIPULATED by and between plaintiff Erna Goehring GIESBRECHT
[corporation]
("Plaintiff") on the one hand, and Defendant ARM Financial, Inc. ("Defendant"), on the other hand,
through their respective counsel of record, that the parties have reached settlement in this action and
that the action against Defendant shall be dismissed with prejudice. each party to bear its own costs
and attorneys' fees. The putative class claims shall be dismissed without prejudice.

IT IS SO STIPULATED,

2 DATED: ~~October~~ ^{Dec.} 12, 2005

3 By: 

4 Edward Egan

5 Attorneys for Defendant ARM Financial, [Corporation]
6 STEYER, LOWENTHAL, BOODROOKAS
[ALVAREZ & SMITH LLP]

DATED: October ____, 2005

June D.

Y'

Attorneys for Plaintiff Erna Goehring Giesbrecht

MURPHY, PEARSON, BRADLEY & FEENEY

IT IS SO ORDERED.

DATED: 12/19/2005

/s/ David F. Levi
Hon. David F. Levi
U.S., District Court Judge